

PATENT APPLICATION

DATA GATHERING AT DELIVERY OF GOODS

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DATA GATHERING AT DELIVERY OF GOODS

BACKGROUND OF THE INVENTION

1. Field of the Invention

The present invention relates to a system and method for the purchase and
5 delivery of goods, and more particularly, systems and methods wherein data pertinent to
payment for the goods is gathered from a recipient of the goods by a delivery person.

2. Description of the Prior Art

[01] Goods and services have long been purchased by consumers and
10 businesses by going to stores, warehouses, etc. and/or by having them delivered. Eventually,
goods and services were able to be purchased from providers over the telephone. Depending
upon what was purchased, delivery may be necessary.

[02] Recently, with the advent of the Worldwide Web or Internet, many
businesses are based upon, or at least include, a website where goods and services may be
15 purchased. When consumers, groups, businesses, etc. purchase goods or services over the
Internet, once again, depending upon what was purchased, delivery may be required.

[03] Obviously, when a provider sells goods or services to a recipient, the
provider wishes to be paid. When the recipient actually goes to the provider, the provider is
generally paid prior to handing over the goods to the recipient. Payment is generally with
20 cash, checks, credit cards, debit cards, etc. There are numerous ways for the provider to
verify that the recipient's mode of payment is acceptable.

[04] When goods or services were initially delivered to recipients, i.e.,
when they were ordered over the phone or by mail, often the goods or services were delivered
as "cash on delivery" or C.O.D. With this method, the merchant has less ability and control
25 in verifying the appropriateness of the recipient's payment. It also gives the recipient fewer
payment methods or options. Accordingly, for C.O.D. transactions, merchants generally
require that the delivery person obtain a cashier-check or money order in exchange for the
delivery items.

[05] Generally, with transactions handled over the Internet, the merchant
30 website handles obtaining the appropriate payment by the intended recipient. This can cause
problems with security issues. Indeed, many people do not wish to purchase items over the
Internet for fear of numerous security issues. Furthermore, such transactions can slow the

responsiveness of the website . Additionally, the transaction time is often too long for the recipient while the recipient waits for the provider to verify the recipient's payment method.

SUMMARY OF THE INVENTION

5 [06] The present invention provides systems and methods for delivering at least one item or service from a provider to a receiver. The method includes placing an order for the at least item or service to the provider and providing the at least one item or service to a deliverer. The deliverer delivers the at least one item or service to the receiver. The deliverer then obtains at least one piece of data from the receiver at the time of delivery. The
10 at least one piece of data is from a group comprising a credit card number, the information contained on the magnetic strip of a credit card, the information contained on the magnetic strip of a debit card, a debit card number, the information contain on a chip card, a check, a money order, a gift certificate, an electronic signature, a copy of a piece of identification of the receiver, and a purchase order. The at least one piece of data is then provided to a financial processor which then handles payment for the at least one item or service to the provider.
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[07] In accordance with one aspect of the present invention, the at least one piece of data is provided to the provider prior to providing the at least one piece of data to the financial processor.

20 [08] In accordance with another aspect of the present invention, the at least one piece of data is provided to the financial processor substantially immediately upon receipt at delivery.

25 [09] In accordance with a further aspect of the present invention, the at least one piece of data is provided to the financial processor with other pieces of data from other transactions.

[10] In accordance with yet another aspect of the present invention, the financial processor preapproves the order based upon preliminary financial information and the deliverer obtains financial information to finalize payment.

30 [11] The present invention also provides systems and methods wherein a recipient of a product or service requests the product or service from a provider and gives a delivery address to the provider. The address is then provided to a deliverer who delivers the

product or service to the recipient. The deliverer obtains financial information from the recipient for payment purposes. The financial information is forwarded a financial processor.

[12] Thus, the present invention provides systems and methods for delivering goods and/or services to consumers wherein the delivery person obtains enough data from the recipient in order to enable a processor to complete the financial portion of the transaction. This can remove a majority of the burden of obtaining such data from the merchant or provider. Furthermore, it may reduce the amount of time required for placing the order. Finally, the delivery person can help ensure the appropriate party is receiving the goods and services.

[13] Other features and advantages of the present invention will be understood upon reading and understanding the detailed description of the preferred exemplary embodiments found herein below, in conjunction with reference to the drawings, in which like numerals represent like elements.

BRIEF DESCRIPTION OF THE DRAWING

[14] Figure 1 is flowchart schematically illustrating the systems and methods of the present invention.

DESCRIPTION OF SPECIFIC EXEMPLARY EMBODIMENTS

[15] Figure 1 schematically illustrates an arrangement of a purchaser or recipient, a merchant or provider 11, a shipper or delivery person 12, and a financial processor 13.

[16] In accordance with the present invention, the purchaser desires to purchase an item or service. For example, the purchaser wishes to purchase a book from the merchant. The purchaser contacts the merchant via the Internet, phone, radio, or other suitable form of communication. The purchaser then provides information regarding the desired book and the delivery address to the merchant. The merchant then provides the book, or causes the book to be provided, to the shipper or delivery person, who in turn delivers the book to the purchaser.

[17] In accordance with the present invention, upon delivery of the book to the purchaser, one or more pieces of data are obtained by the delivery person from the purchaser. These pieces of data are used to complete the financial portion of the transaction between the purchaser and the merchant. The pieces of data may include a credit card number, a debit card number, the information contained on the magnetic strip of a credit card,

the information contained on the magnetic strip of a debit card, the information contain on a chip card (smart card), a check, chip card information, a money order, devices that store information that may be read by infra red, magnetic waves and/or radio waves, verification of a purchase order, and a gift certificate or gift certificate number. Additionally, an electronic
5 signature is preferably obtained from the purchaser. The delivery person may also obtain a copy of a piece of identification such as, for example, a driver's license, a state I.D., a military I.D, or pass port

[18] In one embodiment of the present invention, the obtained piece(s) of data are forwarded to the processor for approval of the financial portion of the transaction at
10 the time of delivery. If for some reason the financial transaction is not approved by the processor, the delivery person is then able to take the goods with him. The processor then handles payment for the book to the merchant based upon the obtained piece(s) of data. The financial processor preferably handles payment for book to the merchant online based upon the obtained data and any necessary authorizations.

[19] In an alternative embodiment, the data obtained by the delivery person is provided after delivery of the good(s) or service(s) to the merchant or financial processor. This allows the delivery person not to have to send the information on a real time basis to complete the transaction. Additionally, the merchant may wish to hold pieces of data from various transactions and forward them to the processor in groups or batches. This is generally done offline. Once again, the financial processor handles payment for the transaction(s) either in real time or in batches to the merchant based upon the obtained piece(s) of data and when and how (realtime or batches) it is sent to the financial processor.

[20] In another embodiment, upon placing the order, the purchaser may receive a reference number, tracking number, authorization number, etc. This number may
25 be used as an identifier indicating that the purchaser has been preapproved or has an account with the processor and thus, payment may be made from the processor to the merchant upon delivery of the goods or services. The preauthorization may also be based upon providing some type of financial information to the merchant and/or the financial processor at the time of ordering. At delivery, the same or different financial information may be obtained by the
30 deliverer as discussed previously.

[21] Additionally, a purchase order-type document may be provided to the purchaser at the time of ordering, which may then be matched at the delivery with a copy that the deliverer has.

[22] Preferably, the data is forwarded by the delivery person to the merchant or processor immediately via a handheld computer-type device. The computer-type device may include a magnetic card reader that allows the delivery person to "swipe" credit cards, debit cards, etc. The computer-type device also preferably includes inputs such as 5 keys, touch screens, or other known computing inputs. The computer-type device also preferably will be able to communicate with smart cards.

[23] Preferably, the computer-type device is able to communicate with the merchant and/or processor. This may be accomplished in numerous ways such as, for example, the Internet, phone lines, cellular, radio, satellite, and other suitable communication 10 channels.

[24] Accordingly, the present invention provides systems and methods that allow for the purchase and delivery of goods and/or services wherein the delivery person obtains data that allows for the completion of the financial portion of the transaction. The processor generally provides pre-approval for payment of the delivered goods or services helping eliminate nonpayment to the merchant. This allows for reduction in fraud, nonpayment for goods and/or services, and may help streamline the ordering process.

[25] Although the present invention has been described with reference to specific exemplary embodiments, it will be appreciated that it is intended to cover all modifications and equivalents within the scope of the appended claims.

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